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Woodward et al.

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(54) **TRANSACTION SYSTEM AND METHOD THEREFOR**

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Related U.S. Application Data

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(51) Int. Cl.⁷ **H04J 3/02**

(52) U.S. Cl. **370/401; 370/259; 370/310; 379/102.02; 455/414**

(58) **Field of Search** **370/259, 310, 370/313, 315, 401, 402; 379/102.01, 102.02, 106.01; 455/414, 418, 411, 406, 407, 408; 235/472, 462, 493, 383; 340/825.35, 928**

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(57) **ABSTRACT**

A peer device (132) is arranged and programmed for handling a transaction at a point of sale provided by a merchant, and a personal presence identifier (122) is carried by a user and coupled to the peer device by a short-range two-way wireless link. The peer device and the personal presence identifier are arranged and programmed to establish a two-way personal area network (22) with one another when the personal presence identifier is within wireless transmission range of the peer device. The personal presence identifier and the peer device are also arranged and programmed to exchange needs specifications (70) and capability specifications (72) with one another after establishing the two-way personal area network.

19 Claims, 9 Drawing Sheets

